

Fill in this information to identify the case: document Page 1 of 7

Debtor 1 Trent Leron Washington &amp; Linda Washington Washington

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of South Carolina

Case number 1600475

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-3,  
Asset-Backed Certificates, Series 2006-3**Court claim no. (if known):** 8 \_\_\_\_\_

**Last 4 digits** of any number you use to  
identify the debtor's account:

1 5 7 8

**Date of payment change:**Must be at least 21 days after date  
of this notice

06/01/2020

**New total payment:**

Principal, interest, and escrow, if any \$ 1220.12 \_\_\_\_\_

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 311.62

New escrow payment: \$ 309.02

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Vanessa Harrison Chestnut Date 04/10/2020  
Signature

Print: Chestnut, Vanessa Harrison  
First Name Middle Name Last Name

Vice President Loan Documentation  
Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

UNITED STATES BANKRUPTCY COURT

District of South Carolina

Chapter 13 No. 1600475  
Judge: John E. Waites

In re:

Trent Leron Washington & Linda Washington Washington  
Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that this Notice, including all attachments, is being served on or before April 13, 2020 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Trent Leron Washington & Linda Washington Washington  
1428 Pinethicket Drive

Summerville SC 29486

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney: By Court's CM/ECF system registered email address

Sean P. Markham  
Markham Law Firm, LLC  
PO Box 20074

Charleston SC 29413-0074

By Court's CM/ECF system registered email address

Sean P. Markham  
Markham Law Firm, LLC  
PO Box 20074

Charleston SC 29413-0074

Trustee: By Court's CM/ECF system registered email address

James M. Wyman

PO Box 997

Mount Pleasant SC 29465-0997

/s/Vanessa Harrison Chestnut

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Vice President Loan Documentation  
Wells Fargo Bank, N.A.

TRENT WASHINGTON  
LINDA WASHINGTON  
1428 PINETHICKET DR  
SUMMERTON SC 29486-8659

Customer Service

 Online  
wellsfargo.com

 Telephone  
1-800-340-0473

 Correspondence  
PO Box 10335  
Des Moines, IA 50306

 Hours of operation  
Mon - Fri 7 a.m. - 7 p.m. CT

 To learn more, go to:  
wellsfargo.com/escrow

We accept telecommunications relay service calls

**PLEASE NOTE:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Payments:** As of the **June 1, 2020** payment, the contractual portion of the escrow payment **decreases**.

## Part 1 - Mortgage payment

### Option 1

#### Pay the shortage amount over 24 months

Previous payment through New payment beginning with  
05/01/2020 payment date the 06/01/2020 payment

Principal and/or interest	\$911.10	\$911.10
Escrow payment	\$311.62	\$309.02
Total payment amount	\$1,222.72	\$1,220.12

### Option 2

#### Pay the shortage amount of \$693.11

Previous payment through New payment beginning with  
05/01/2020 payment date the 06/01/2020 payment

Principal and/or interest	\$911.10	\$911.10
Escrow payment	\$311.62	\$280.14
Total payment amount	\$1,222.72	\$1,191.24

The escrow account has a shortage of  
**\$693.11**

### Option 1: No action required

Starting **June 1, 2020** the new contractual payment amount will be **\$1,220.12**

### Option 2: Pay shortage in full

Starting **June 1, 2020** the new contractual payment amount will be **\$1,191.24**

See Page 2 for additional details.

**Note:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for \$693.11 to the address that appears on this coupon.

This payment must be received no later than **June 1, 2020**.



TRENT WASHINGTON  
LINDA WASHINGTON

Wells Fargo Home Mortgage  
PO Box 105632

Athens, GA 30604-0632

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

## Escrow comparison

	06/17 - 05/18 (Actual)	06/18 - 05/19 (Actual)	06/19 - 04/20 (Actual)	06/20 - 05/21 (Projected)	# of months	New monthly escrow amount
<b>Property taxes</b>	\$717.50	\$777.12	\$833.66	\$833.66	÷ 12 =	\$69.47
<b>Property insurance</b>	\$2,265.00	\$2,602.00	\$2,528.00	\$2,528.00	÷ 12 =	\$210.67
<b>Total taxes and insurance</b>	\$2,982.50	\$3,379.12	\$3,361.66	\$3,361.66	÷ 12 =	<b>\$280.14</b>
<b>Escrow shortage</b>	\$489.02	\$604.05	\$1,081.10	<b>\$693.11</b>	÷ 24 =	\$28.88**
<b>Total escrow</b>	\$3,471.52	\$3,983.17	\$4,442.76	\$4,054.77		\$309.02

\*\*This amount is added to the payment if Option 1 on page 1 is selected.

## Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance December, 2020	<b>-\$132.83</b>	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account <sup>†</sup>	<b>\$560.28</b>	(Calculated as: \$280.14 X 2 months)
<b>Escrow shortage</b>	<b>-\$693.11</b>	

<sup>†</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Date	Payments to escrow	expect to pay out	Description	Projected escrow balance	Balance required in the account
	Case 16-00475-jw	Doc	Filed 04/10/20 document	Entered 04/10/20 07:31:54	Desc Main
May 2020			Starting balance	\$1,267.85	\$1,960.96
Jun 2020	\$280.14	\$0.00		\$1,547.99	\$2,241.10
Jul 2020	\$280.14	\$0.00		\$1,828.13	\$2,521.24
Aug 2020	\$280.14	\$0.00		\$2,108.27	\$2,801.38
Sep 2020	\$280.14	\$0.00		\$2,388.41	\$3,081.52
Oct 2020	\$280.14	\$0.00		\$2,668.55	\$3,361.66
Nov 2020	\$280.14	\$2,528.00	AMER STRATEGIC INS CORP	\$420.69	\$1,113.80
Dec 2020	\$280.14	\$833.66	BERKELEY COUNTY (R)	-\$132.83	\$560.28
Jan 2021	\$280.14	\$0.00		\$147.31	\$840.42
Feb 2021	\$280.14	\$0.00		\$427.45	\$1,120.56
Mar 2021	\$280.14	\$0.00		\$707.59	\$1,400.70
Apr 2021	\$280.14	\$0.00		\$987.73	\$1,680.84
May 2021	\$280.14	\$0.00		\$1,267.87	\$1,960.98
Totals	\$3,361.68	\$3,361.66			

## Part 4 - Escrow account history

### Escrow account activity from June, 2019 to May, 2020

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jun 2019							Starting Balance	\$890.07	\$1,971.17	-\$1,081.10
Jun 2019	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$1,201.69	\$2,252.76	-\$1,051.07
Jul 2019	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$1,513.31	\$2,534.35	-\$1,021.04
Aug 2019	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$1,824.93	\$2,815.94	-\$991.01
Sep 2019	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$2,136.55	\$3,097.53	-\$960.98
Oct 2019	\$311.62	\$281.59	\$30.03	\$2,528.00	\$0.00	\$2,528.00	AMER STRATEGIC INS CORP	-\$79.83	\$3,379.12	-\$3,458.95
Nov 2019	\$311.62	\$281.59	\$30.03	\$0.00	\$2,602.00	-\$2,602.00	AMER STRATEGIC INS CORP	\$231.79	\$1,058.71	-\$826.92
Dec 2019	\$311.62	\$281.59	\$30.03	\$833.66	\$777.12	\$56.54	BERKELEY COUNTY (R)	-\$290.25	\$563.18	-\$853.43
Jan 2020	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$21.37	\$844.77	-\$823.40
Feb 2020	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$332.99	\$1,126.36	-\$793.37
Mar 2020	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$644.61	\$1,407.95	-\$763.34
Apr 2020	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$956.23	\$1,689.54	-\$733.31
May 2020 (estimate)	\$311.62	\$281.59	\$30.03	\$0.00	\$0.00	\$0.00		\$1,267.85	\$1,971.13	-\$703.28
Totals	\$3,739.44	\$3,379.08	\$360.36	\$3,361.66	\$3,379.12	-\$17.46				

